

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION**

IN RE:

CASE NO. 14-34091-KRH
CHAPTER 13

DEBTOR: APRIL KIDD ROMERS

&

NATIONSTAR MORTGAGE, LLC
Secured Creditor.

ORDER APPROVING LOAN MODIFICATION

The Debtor has complied with Local Bankruptcy Rule 6004-4 and the notice provisions required by Bankruptcy Rules 4001(c) and no timely objections to the motion have been filed. Debtor's Motion was approved in court on July 19, 2017. The Creditor has agreed to modify the existing lien on Debtor's real property and primary residence, known as: 7253 Figuly Road, Mechanicsville, Virginia 23111 and more particularly described as:

ALL that certain lot, piece or parcel of land, with improvements thereon and appurtenances thereto belonging, lying and being in Cold Harbor Magisterial District, Hanover County, Virginia, shown and designated as Lot 8, on a plat of survey made by Dillard & Marion, P.C., dated September 1, 1994, entitled "Westwood Farms, Section II, Lots 5-14, Cold Harbor Magisterial District, Hanover County, Virginia, in Subdivision Plat Book 7 at Page 347, to which reference is hereby made for a more particular description of said property.

TOGETHER WITH a non-exclusive easement for ingress and egress over that certain 50' road or right of way as shown on plat of survey entitled "Easement Survey Westwood Farms Subdivision Figuly Bros.," dated February 18, 1993, a copy of which is recorded in the Clerk's Office, Circuit Court, Hanover County, Virginia, in Deed Book 970 at Page 518, and plat of survey of Westwood Farms, Section II, Lots 5-14, designated as Figuly Road, in the aforesaid Clerk's Office, in Subdivision Plat Book 7 at Page 347, which easement was granted by that certain Amendment, Restatement and Correction of Declaration of Covenants, Conditions and Restrictions, Westwood Farms,

Section II and III and imposition of certain easement dated April 4, 1995 and recorded April 4, 1995, in Deed Book 1117 at Page 780.

That the terms of the Loan Modification Agreement are as follows:

- * New principal balance of \$274,874.83.
- * Interest rate of 5.125%.
- * New maturity date of April 1, 2057.
- * Monthly mortgage payment of \$1,348.27 which includes principal and interest and shall go into effect beginning May 1, 2017.

It appearing to the Court to be just and in the best interest of the parties to allow the Movant's Motion and approve the Loan Modification, it is hereby

ORDERED that the Movant's Motion is hereby GRANTED, the fully executed Loan Modification is approved, and that the Movant may execute and such documents as are necessary to complete the transaction.

DATE: Aug 7 2017

SO ORDERED: /s/ Kevin R Huennekens

JUDGE

Entered on Docket: Aug 8 2017

I ask for this:

/s/ Keith A. Pagano, Esquire
Keith A. Pagano, Esquire VSB#47845
Pagano & Marks, P.C.
4510 S. Laburnum Avenue
Richmond, VA 23231
(804) 447-1002
Attorney for the Movant

Seen and Agreed:

/s/ Carl M. Bates

Carl M. Bates
Chapter 13 Trustee
P.O. Box 1819
Richmond, VA 23218

CERTIFICATION

Pursuant to Local Rule 9022-1 (C), I hereby certify that all necessary parties have endorsed the above order.

/s/ Keith A. Pagano, Esq.
Keith A. Pagano, Esq.

CERTIFICATE OF SERVICE

I certify that on July 25, 2017, a copy of the foregoing Order was mailed via first class mail, postage prepaid, or electronically to all parties listed below and on the attached mailing matrix.

/s/ Keith A. Pagano, Esq.
Keith A. Pagano, Esq.

PARTIES TO RECEIVE COPIES:

U.S. TRUSTEE
United States Trustees Office
701 East Broad Street
Richmond, Virginia 23219

TRUSTEE
Carl M. Bates
Chapter 13 Trustee
P.O. Box 1819
Richmond, VA 23218

DEBTOR
April Romers
7253 Figuly Road
Mechanicsville, VA 23111

MORTGAGEE
Nationstar Mortgage, LLC
8950 Cypress Waters Boulevard
Coppell, TX 75019

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION**

IN RE:

CASE NO. 14-34091-KRH

CHAPTER 13

DEBTOR: APRIL KIDD ROMERS

Summary of the Proposed Loan Modification

	<u>Original Loan</u>	<u>Modified Loan</u>
Principal Amount	\$276,000.00	\$274,874.83
Interest Rate	5.500%	5.125%
Term or Maturity Date	October 1, 2043	April 1, 2057
Monthly Payment	\$1,860.32	\$1,348.27

☐ 2. The modified loan includes future payment changes or balloon payments. The terms of any such future payment changes or balloon payments are:

☐ 3. The modification results in a higher monthly payment. The source(s) of the funds used to make that payment is/are:

☒ 4. The modification results in a lower monthly payment. Choose one of the following:

☐ a. The amount of future plan payments will be increased.

☒ b. The amount of future plan payments will not be increased.